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Feasibility Study on New Town Status for Hamlet of Smith

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PROVINCIAL PLANNING BOARD **August 1968**

REPORT ON APPLICATION FOR

NEW TOWN STATUS

BY THE HAMLET OF SMITH

Provincial Planning Office
Department of Municipal Affairs

Research Division
August, 1968

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PROBLEM

The construction of a lumber mill and the further expansion of lumbering and milling operations in 1967, has brought about community expansion in the Hamlet of Smith. Every family basically requires effective and convenient sanitary facilities regardless of its economic and social position. Yet in many cases this is not possible either economically or physically for an individual family nor is it within the capabilities of the hamlet to supply these services. The lack of sufficient housing for employees in Smith has made it difficult for the principal industry - i.e. Federated Co-op Ltd. Lumber Mill to retain staff, particularly Indian employees. The company does not intend to provide housing for its employees or underwrite financing of same. The company does not wish to become too involved with employee welfare. Attempts to subdivide land for residential purposes complete with utilities are governed to some extent by the possibility that a considerable amount of land could be flooded by damming the Little Slave River to provide a future source of hydro-electric power by Calgary Power Ltd. After a considerable amount of uncertainty and several public meetings at Smith, a request was submitted by the inhabitants of Smith for this Hamlet to be created a New Town under the New Towns Act. A need was therefore established for a feasibility study to be carried out, to set out conditions as they now exist in the Hamlet,

outline the possible future problems and recommend whether or not the provisions of The New Towns Act could be utilized to assist in the proper development at Smith.

HISTORICAL BACKGROUND

The original settlement known as Mirror Landing, was located on the northern bank of the Athabasca River at its confluence with the Little Slave River. The early pioneers used the 'frontier settlement' as a jumping-off place to Slave Lake, Grouard and the Peace River Country. Since that time the settlement gradually transferred to the south bank of the Athabasca River and now goes by the name of Smith.

REGIONAL SETTING

The Hamlet of Smith is located in Section 23 of Township 71, Range 1, West of the 5th Meridian, within the Improvement District No. 107. (Map 1) It is situated 130 miles north of Edmonton and 49 miles northwest of the Town of Athabasca and is accessible by highway and railway. The third form of transportation, waterways, is not now utilized.

Highways - The Hamlet lies at the junction of Highway No. 2 and a cut-off of Highway No. 44. There is one daily bus service to and from Edmonton.

Railways - The main line of the Northern Alberta Railway passes through Smith and this enables the

Hamlet to enjoy the benefits of cheap and fast transportation of goods and services to and from the other parts of the Province. There is no passenger service to the Hamlet.

Waterways - This mode of transportation has been outdated in the area although in the past this was the main form of transportation available to the settlement.

The area lies well above any normal flood level of the Athabasca River, short of flooding occasioned by the construction of a dam upstream on the Little Slave River.

ADMINISTRATION

The Hamlet falls within Improvement District No. 107 which is administered by the Westlock Division of the Field Service Branch, Department of Municipal Affairs, Government of Alberta.

ECONOMIC BASE

Smith and its surrounding region is located at the western and northern edge of the White area as classified by the Department of Lands and Forests. In the immediate vicinity of Smith much of the land is muskeg and unsuitable for agricultural development. Little increase is therefore anticipated in the agricultural activity of the area. Service facilities and shops are limited and with a few exceptions are generally poor in quality. The

one and only industry in the settlement is the lumber mill owned by Federated Co-operative Ltd. which has about 100 permanent employees. In addition the lumber mill employs approximately 180 people during the winter for bush operations. Lumber operations are therefore the primary economic base for this settlement.

Being close to Lesser Slave Lake, the Hamlet receives few tourists travelling on Highway No. 2 and it provides the necessary supplies to anglers fishing the Fawcett Lake, well known for its pickerel.

A trucking firm also provides services to the Hamlet and the region. It is a comparatively small business but contributes towards the overall economy of the Hamlet.

TRADING AREA

The sphere of influence of Smith is confined to a small area roughly 20 miles in radius.* The quota areas from within which Federated Co-operative Ltd. obtains its timber supplies extends far beyond its sphere of influence (refer Map 2). The settlement itself comes within the trading influence of the Town of Slave Lake 37 miles north, Town of Athabasca 50 miles south-east, and Town of Westlock 77 miles south (refer Map 3).

The Trading Area Map reveals that the influences of the above mentioned towns overlap near the Hamlet of Smith. It is in this overlapping zone that Smith carves out its own sphere of

* Source: Chamber of Commerce, Hamlet of Smith.

influence. (refer Table 2) Its primary regional function lies in providing school facilities to the children from the neighbouring rural settlements, in addition to the day to day household necessities. It also draws people from the surrounding areas to the few employment sectors especially the lumber mill, the main source of permanent and seasonal employment. A trucking firm, N.A.R., Department of Highways, Department of Lands and Forests and the school provide other minor sources of employment. (refer Table 1)

POPULATION

Official census statistics are not available for the Hamlet but according to a survey carried out by the Department of Municipal Affairs in July, 1968, there were 402 people in Smith, i.e. 183 adults and 217 children of school age and under. The regional population in 1966 was 947. The population trends for the Hamlet of Smith and the trading area are tabulated in Table 3.

(a) Trends in population growth: During the period 1951 - 1968, the population of the Hamlet of Smith grew from 192 to 402 people - an increase of approximately 103.3%. In almost the same period the population of the trading area registered a decline from 1,071 people in 1951 to 947 in 1966, a decrease of approximately 8.84%. The trend in the population growth of Smith is quite steady, albeit slow. There

are prospects of future growth in view of the likely expansion of the Federated Co-op lumber mill activities. People from surrounding areas would tend to settle in the Hamlet if better housing facilities with decent water supply and sanitary services were to be provided.

(b) Population projection: Based on the above assumptions, a population projection for the Hamlet of Smith calculated firstly on the straight line method, and secondly using in-migration method indicates the following:

(i) Straight line method - The formula used in this projection is given as under.

$$P5 = P4 + \frac{(x + y)}{2} \quad *$$

Where P5 is the census year for which the projection is sought i.e. (a) 1971, (b) 1976, x is the long term 5 year average = $\frac{P4 - P1}{3}$ y is the short term 5 year average = P4 - P3

Let P1 be the (a) 1951 and (b) 1956 population

P3 be the (a) 1951 and (b) 1966 population

P4 be the (a) 1966 and (b) 1971 population

The resultant projected population figures are:

(a) 1971 = 441

(b) 1976 = 483

(ii) Effect of In-migration

Generally speaking, the in-migration cancels out the out-

* Source: 'Population Trends' published by Provincial Planning Branch.

migration but in this study it is assumed that if the provision of proper services were made, the people now working in Smith and living outside it will take up residence in the Hamlet. The Hamlet will have made some arrangement for the provision of water and sewer facilities by 1971. Thus a faster growth is envisaged during the period of 1968 - 1971 after which this tendency will level off and the Hamlet will continue with its normal growth. Based on these assumptions, the projected population of Smith in 1971 and 1976 has been calculated as follows:

Population Projection for 1971

Present population 1966		402
Additional workers presently employed in Smith, and residing outside	74	
Assuming 20% of the workers will be single	14	14
Total no. of people in families assuming 4 persons per family	60 x 4	240
Natural increase as calculated by straight line projections for 1971		41
Service workers, single and families based on 2 service workers for every 15 permanent workers		27
Total 1971 population with effects of in-migration		724

Population Projection for 1976

As previously stated the trend in growth is expected to level off after 1971. In this respect the difference between 1976 and 1971 straight line projection has been added to the 1971 population derived by the second method, i.e. with effects of in-migration.

Difference between 1976 and 1971 straight line projection	42
1971 population with effects of in-migration	724
Total 1976 population with effects of in-migration	766

The above figure for 1976 does not take into consideration the increase in population in migrant sector, i.e. 322 persons. It is assumed that this will follow the main settlement pattern. Using the ratio of 441:483* the total population would then amount to 793 approximately for 1976.

Summarizing

Population for 1971 - 441 min. - 724 max.

Population for 1976 - 483 min. - 793 max.

LAND REQUIREMENT

Residential

Supply: Presently there are 101 residential units in the Hamlet accommodating 402 persons, thus averaging four persons per

* The ratio is based on 1971 and 1976 straight line population projection.

unit. Approximately 85 per cent** of the houses are substandard, (Map 4) and will require replacement, many being without water or sewer facilities, leaving sixteen houses which are in reasonably good condition.

Demand: On the basis of four persons per house, a population of 724 persons in 1971 will require 181 houses, and in 1976 a population of 793 will require 198 houses.

Housing Shortage: The foregoing analysis shows a shortage of 165 houses by 1971 and approximately 182 houses by 1976.

Density of Houses: Within the Hamlet, residential parcels at present occupy 27 acres giving a gross residential density of 3.7 houses per acre. If the 16 (approximately) vacant lots in the residential area were included, the gross residential density would be raised to 4.4 houses per acre. Thus to meet the anticipated demand and using a density of 4 houses to the acre (which is also the provincial average for serviced residential areas) a total of 50 acres is required by 1976. Initially 18 acres will have to be sought to meet the demand for 1971 and an additional 5 acres by 1976.

Type of Housing: The composition of additional residential units for families as compared to residential units for single persons would be in the ratio of 4:1. With a further survey of the labour force and its salary structure, it would be possible to

** Source: Chamber of Commerce, Hamlet of Smith

break this down accurately into various classes. This is outside the scope of the present study but it may suffice here to say that the provision of public housing will be required, financed under The Alberta Housing Act, through the Alberta Housing and Urban Renewal Corporation and the Federal Government and/or through the Alberta Commercial Corporation, since the majority of the required housing will be needed, most likely, by families of low income.

Commercial

There are nine commercial units including a hotel and restaurant in the Hamlet, occupying 2.9 acres of land. Relating this to the Hamlet population of 402 people, the gross density derived is approximately 7.3 acres per 1000 persons.

* For North American towns under 5,000 persons, an average of 3.9 acres per 1,000 persons, or 63.7 lineal feet per 100 population is used. Compared to the American standards, the commercial area in the Hamlet is nearly doubled. It should be noted in this respect that generally the proximity of larger centres reduces the need for larger commercial areas. But Smith is at a fair distance from the three primary commercial areas, i.e. Westlock, Athabasca and Slave Lake. There is, therefore, a need for an increased commercial land allocation in this settlement. However, only a part of

* Source: 'Land Use in American Cities' by Bartholomew - This standard is based on surveys carried out in U.S.A. No standards have yet been worked out in Alberta. The American standards are shown here simply for purposes of comparison.

the present commercial space is used for that purpose. Orderly planning of this space, both in terms of net density and location, will meet the demand for commercial space required by the increase in population. It is concluded, therefore, that subject to a modicum of redevelopment adequate land is presently available in the commercial category.

Education

At present there is an elementary-junior high school in Smith having grades 1 to 10 with twelve teachers and a present enrolment of 260 pupils** There are, in all, twelve classrooms with the full capacity of 360 children at the rate of 30 students per classroom. Of the 260 students, 170 are from the hamlet and the rest are from the adjacent areas.

About 20 students who reside in Smith go to Athabasca for their grade 11 and 12 education. Thus, at present there are, in all, about 190 children of school age in Smith. In other words, the percentage of school children to the total population of the hamlet will be 47.50%. Grade 11 and 12 children board and lodge in the Town of Athabasca and are transported to and from the Hamlet every weekend. The grants for boarding and lodging purposes amount to $60.00 per month per pupil borne by the local school division.*

It is not possible nor is it necessary at this stage to work out the

* Source: Superintendent, Athabasca School Division

exact number of students in each age group and school grades. For calculation purposes it is assumed that the proportion of students to the total population will remain the same for the years 1971 and 1976.

School requirement	1971	1976
Total population (projected)	724	793
Total students (ratio 47.5 per 100 population)	344	376
Total grades 1 to 10	308	336
Total grades 11 and 12	36	40

From the foregoing calculation regarding the full capacity of the present school it is noted that no further expansion to the present school is necessary at least until 1976, particularly with grades 11 and 12 students attending the high school at the Town of Athabasca.

Recreation

Existing facilities at Smith include the school playground with an area of 11.51 acres and the community reserve of 3.77 acres being used by the Junior Forest Rangers.

General planning standards for parks and playground space is at a ratio of one acre of park - playground area for every 100 population. This minimum standard is suitable for urban centres with large populations where land values are high and a tendency to utilize every piece of land for development. Such problems do not exist in rural areas and therefore a rural settle-

ment of this nature can well afford to provide more than the minimum for such uses.

Existing open space in terms of its ratio to the population will be 15.28 acres for 402 people or 3.82 acres per 100 population. Plenty of land also exists within the Hamlet (see conceptual plan) that is not suitable for any weight bearing development. This land can be utilized successfully for recreational purposes. Additional leisure facilities available in the Hamlet are the Canadian Legion Hall, used for community functions; a curling rink and a pool hall. With the further increase in population provision will have to be made for other forms of recreation as the present facilities may not suffice. In a small community like Smith, a fairly comprehensive community centre attached to the school would provide a much needed asset.

Hospital

For a population of 793 persons, the provision for hospital facilities in Smith is not feasible. The existing facilities of one resident nurse and one doctor once a week would require augmenting. At present the emergency patients are taken to either Slave Lake or Athabasca which may well be the case in the future.

Industry

The only industry is the lumber mill owned by Federated Co-operatives Ltd. which provides employment to a large

percentage of the residents in the Hamlet of Smith. This firm owns 129 acres of land situated on the south bank of the Athabasca River north and northeast of the settlement. (Map 5)

The Smith railroad station and its immediate environs amount to 34 acres owned by N.A.R.

Thus the combined Industrial and railroad areas amount to 163 acres, i.e. 41 acres per 100 population. North American average for urban areas is 1.76 per 100 population.* Thus the industrial land per capita in the Hamlet compared with average North American urban areas is in abundance.

Although Federated Co-operative Ltd. own such a large area of land (129 acres) it occupies only a fraction of it. Sufficient industrial land is therefore available to cater for expansion of this and establishment of any new industries. (Appendix III indicates the annual income accruing to the Government from the lumber mill.)

CONCEPTUAL DEVELOPMENT PLAN (Map 6)

The form of the future development in a settlement is influenced generally by a number of factors - economics of development, topography, soil formation, location and character of existing development, etc. Rock out-crops, areas of muskeg, the river and the railway affect the physical character of the community and location of future development.

*Source: 'Land Uses in American Cities' by Bartholomew

The physical form of Smith, like most other smaller communities is centered on one store, the school and the churches and are at a walking distance from the residential areas. The community in the Hamlet is composed of metis, Indians and whites, the majority of them from low income groups with little or no means of private transportation. Compactness should, therefore, be of prime importance in the consideration of any future development in this area. Physical growth is restricted to the south of the present settlement, the railway and the river being the main physical barriers to expansion,to the north, west and east of the developed area. The existing highway (formerly No. 2) running north-south forms a backbone to the settlement and future expansion proposed should be based on this highway. Although it is a 'through' highway,with the construction of the bypass Highway No. 2 south of Smith, there is very little through traffic on it and is used mainly by residents of Smith or visitors to Smith who have business in the Hamlet. Development on land east of the highway is uneconomic beyond the area indicated as Stage I due to its slope and rugged topography. Therefore the only possible site for further residential expansion is on the west of the highway, south of the present settlement (see conceptual plan). In the main two nodes of settlement will be formed after maturity,

firstly, the main settlement and, secondly, the upper level area, connected (a) by the existing highway and (b) by pedestrian links terminating at the school site. No further development should be permitted on the existing residential land adjacent to the N.A.R. tracks west of the school, the reasons for this proposal being that (i) water and sewer services cannot be provided economically,* (ii) this area can be used as a buffer strip separating the industry from the residential area, possibly for the future expansion of school grounds.

CONCLUSIONS

- Smith is primarily a one-industry town and therefore changes in the growth or development of this industry will directly affect the growth and development within the settlement.
- Industry is growing production-wise but there is little indication that there would be a corresponding increase in labour force.
- Every family basically requires effective and convenient sanitary facilities.
- It is not possible, economically or physically, for an individual or the Hamlet of Smith to provide these services.

* Source: Engineer's Report on Water and Sewer Services

- Lack of proper housing conditions has made it difficult for the principal industry to attract or retain staff.
- If financial backing is available for the provision of services and better housing, there are possibilities that employees of Smith living outside it will move into the settlement.
- It provides primary and secondary education up to grade 10 for its own population and that in the vicinity. No expansion is envisaged to include grades 11 and 12.
- The present school is large enough to accommodate the school population until 1976.
- Nearest town is Slave Lake some 37 miles to the north-west, the Town of Athabasca is 50 miles southeast and the Town of Westlock is 77 miles to the south.
- Because of its distance from primary service centres, it forms a secondary service centre and therefore there is a need for more and better shops in the area.
- In order to provide economically viable sewer and water systems, participation of a minimum number of 65 houses in the lower area and 17 in the upper area is required and all costs are based on these assumptions.* Obviously the greater the number of houses connecting to these services, the lower will be the cost per household.

* Apendix I

- If both the lower and upper housing areas are serviced, for those households not connected to the system the incurred annual cost per 50'-0" lot would be $43.00 for the lower area and $97.00 for the upper area.
- Those connecting to the system will pay an annual cost of $177.54 for lower area and $231.54 for the upper area.
- Ample land is available within the Hamlet for future expansion of all land uses.

RECOMMENDATIONS

The particular pressing need of the Hamlet is to improve the standard of living for the inhabitants at large. This can be achieved by the provision of water supply, sewer facilities and better housing, thus attracting more people from the vicinity to take up residence in Smith.

The conferring of New Town Status on the Hamlet would permit more flexibility to the inhabitants in handling their problems and encourage population growth. But, because of the one-industry nature of the settlement, with very little prospect of either attracting further industries or expanding the present industry in terms of labour force, and the slow growth-rate of the present population, this is not a feasible proposition. On the basis of information available, it is not possible to prove conclusively that Smith is the preferred

residential centre by workers employed in the settlement and living outside it, but Federated Co-operative Ltd. have indicated that they expect this to be the case. However, this is really a question of personal preference and there is no guarantee that the employees and their families will choose to live in Smith once better housing facilities are available. Furthermore, with the exception of timber, there are no known natural resources existing within the area, the exploitation of which would attract more population. Hence on the basis of the foregoing studies it is RECOMMENDED THAT:

1. New Town Status be not conferred on the Hamlet of Smith.
2. That the Hamlet of Smith be advised to examine the feasibility of its incorporation as a VILLAGE (see Appendix II).
3. Should item 2 be not proceeded with then the Field Service Branch of the Department of Municipal Affairs, in its capacity as the local authority for the Hamlet make provision for the necessary sewer and water services and recover the costs by means of frontage taxes and service charges, over an amortization period of 35 years as per the Engineer's Report (see Appendix I).
4. That an official request be made to the Alberta Housing and Urban Renewal Corporation to carry out the necessary

housing studies expeditiously since there does appear to be a genuine need for public housing in the settlement.

APPENDIX I - ENGINEER'S REPORT

Summary of Annual Costs to Property Owners

Cost estimate for water and sewer facilities in lower area amortized over (a) 25 years, (b) 35 years.

Cost estimates for water, sewer and roads for combined lower and upper area to be developed amortized over (a) 25 years, (b) 35 years.

The following is a resume for the annual costs to the property owner within the area shown on the sketch if water and sewer facilities are provided.

LOWER AREA ONLY

(i) 25 Year Amortization

Local Improvement	96.9¢/ft.			
Service Charges	$12.23/mo.			
Total Annual Cost for 50' lot	96.9¢ x 50	=	$ 48.45	
	$12.23 x 12	=	146.76	
				$ 195.21

(ii) 35 Year Amortization

Local Improvements	88¢/ft.			
Service Charge	$11.17/mo.			
Total Annual Cost for 50' lot	88¢ x 50	=	$ 44.00	
	$11.17 x 12	=	134.04	
				$ 178.04

UPPER AND LOWER AREA TO BE DEVELOPED

(i) 25 Year Amortization

Local Improvements	94¢/ft.			
Service Charge & General Benefit	$11.42/mo.			
	$21¢/ft./yr.			
Total Annual Cost for 50' lot in Lower Area	94¢ x 50	=	$ 47.00	
	$11.42 x 12	=	137.04	
	21¢ x 50	=	10.50	
				$ 194.54

Upper Area

Local Improvements	$2.13/ft.			
Service Charge & General Benefit	$11.42/mo.			
	21¢/ft./yr.			
Total Annual Cost for 50' lot	$2.13 x 50	=	$ 106.50	
	$11.42 x 12	=	137.04	
	21¢ x 50	=	10.50	
				$ 254.04

(ii) 35 Year Amortization

(a) Lower Area

Local Improvements	86¢/ft.			
Service Charge & General Benefit	$10.42/mo.			
	19¢/ft./yr.			
Total Annual Cost for 50' lot	86¢ x 50	=	$ 43.00	
	$10.42 x 12	=	125.04	
	19¢ x 50	=	9.50	
				$ 177.54

(b) Upper Area

Local Improvements	$1.94/ft.			
Service Charge & General Benefit	$10.42/mo.			
	19¢/ft./yr.			
Total Annual Cost for 50' lot	$1.94 x 50	=	$ 97.00	
	$10.42 x 12	=	125.04	
	19¢ x 50	=	9.50	
				$ 231.54

COST ESTIMATES FOR PROVIDING WATER AND SEWER FACILITIES IN LOWER AREA ONLY

Sewerage System

Sewer Mains and Manholes	$ 48,625.00	
Sewer Connections	5,990.00	
Contingencies	3,510.00	
Engineering	5,800.00	
		$ 63,925.00

Sewage Disposal Costs

Outfall Sewer and Manholes	$ 8,900.00	
Lagoons	40,200.00	
Land	1,000.00	
Contingencies	2,700.00	
Engineering	5,300.00	
		$ 58,100.00
Total Estimated Sewerage and Sewage Disposal Costs		$ 122,025.00

GENERAL BENEFIT AND LOCAL IMPROVEMENT PORTIONS

	Item	Total Cost	20% General Benefit	80% Local Improvements
1.	Sewage Disposal	$ 58,100.00	$ 58,100.00	$
2.	Sewage Collection			
	Mains and Manholes	48,625.00	9,725.00	38,900.00
	Services	5,990.00		5,990.00
	Contingencies	3,510.00	700.00	2,810.00
	Engineering	5,800.00	1,160.00	4,640.00
		$ 122,025.00	$ 69,685.00	$ 52,340.00

ANNUAL COSTS 1

Assuming the debenture period is for 25 years

(a) General

Total cost of Sewer System		$ 122,025.00
CMHC loan 2/3 of $58,100	$ 38,700.00	
Assume 25% forgiveness	9,675.00	
		$ 9,675.00
Net Loan Financed through CMHC for 25 yrs. at 6-7/8%	$ 29,025.00	
Net Cost of Project to Hamlet of Smith		$ 112,350.00

Loan to be financed through AMFC at 7-1/2% for 25 yrs.
($112,350.00 - $29,025.00 = $83,325.00)

(b) Debentures and Operating Costs

(i) Debentures

$29,025.00 @ 6-7/8% for 25 yrs. Annual cost =	$ 2,461.32	
$83,325.00 @ 7-1/2% for 25 yrs. Annual cost =	$ 7,474.68	
Total annual debenture payment		$ 9,936.00
(ii) Operating Costs		$ 2,400.00
Total debenture payment and operating costs		$ 12,336.00

Sewage Revenue

(a) Local Improvement

Total Local Improvement Cost	$ 52,340.00	
Annual cost 25 yrs. @ 7-1/2%	4,694.90	
Total frontage - 9,200 feet		
Annual Local Improvement Levy	$\frac{4,694.90}{9,200}$ =	51¢/ft.

Service Charge

Annual Debenture and Operating Cost	$ 12,336.00	
Annual Local Improvement Levy	4,694.90	
	$ 7,641.10	
Amount raised by service charges to hotels, school, restaurant, etc.	1,800.00	
	$ 5,841.10	
Number of residences - 65		
Suggested Monthly charge	$\frac{5,841.10}{65 \times 12}$ =	$7.49/res./mo.

Water Distribution

Water Mains Valves etc.	$ 42,675.00	
Services	6,278.00	
Contingencies	3,150.00	
Engineering	5,200.00	
		$ 57,303.00

Water Supply

Wells and treatment	$ 20,000.00	
Contingencies	5,000.00	
Engineering	2,700.00	
		$ 27,700.00
Total Cost of Water Supply and Distribution		$ 85,003.00

GENERAL BENEFIT AND LOCAL IMPROVEMENT PORTIONS

	Item	Total Cost	20% General Benefit	80% Local Improvement
1.	Water Supply	$ 27,700.00	$ 27,700.00	
2.	Water Distribution			
	Mains and Valves	42,675.00	8,535.00	$ 34,140.00
	Services	6,278.00		6,278.00
	Contingencies	3,150.00	630.00	2,520.00
	Engineering	5,200.00	1,040.00	4,160.00
Totals		$ 85,003.00	$ 37,905.00	$ 47,098.00

Annual Cost

(a)	AMFC Loan ($85,003 @ 7-1/2% for 25 yrs.)	$ 7,624.77
(b)	Operating Costs yearly	2,000.00
	Total annual debenture and operating costs	$ 9,624.77

Water Supply and Distribution Revenue

(a)	Local Improvement	$ 47,098.00	
	Annual cost 25 yrs. @ 7-1/2%	4,224.69	
	Assessable frontage - 9,200 ft.		
	Local Improvement Levy	$\frac{4,224.69}{9,200}$ =	45.9¢/ft.
(b)	Service Charge		
	Total Annual Cost	$ 9,624.77	
	Local Improvement Levy	4,224.69	
	Service charge		$ 5,400.08
	Amount raised by service charges to hotel, school, commercial (yearly)		1,700.00
			$ 3,700.08
	Suggested Monthly charge	$\frac{3700.08}{65 \times 12}$ =	$4.74/mo.

Annual Cost per House

Local Improvement

Sewer	51¢/ft.	
Water	45.9¢/ft.	
		96.9¢/ft.

Service Charges

Sewer	$7.49/mo.	
Water	4.74/mo.	
		$12.23/mo.

Total Annual Cost for 50' lots hooking up to the system	96.9¢ x 50	=	$ 48.45
	$12.23 x 12	=	146.76
			$ 195.21

Total Annual cost for 50' lots not on system	96.9¢ x 50	=	$ 48.45

ANNUAL COST II

Assuming the debenture period is for 35 years

Sewer Collection and Sewage Disposal Systems

Debentures and Operating Costs

(i) Debentures

$29,025.00 @ 6-7/8% for 35 years.		
Annual Cost =	$ 2,210.83	
$83,325.00 @ 7-1/2% for 35 years		
Annual Cost =	$ 6,783.49	
Total Annual Debenture Payment =		$ 8,994.32
(ii) Operating Costs		2,400.00
Total Annual Debenture and Operating Costs		$ 11,394.32

Sewage Revenue

(a) Local Improvements

Total Local Improvement Cost	$ 52,340.00	
Annual Cost 35 yrs. @ 7-1/2%	4,261.00	
Total frontage - 9,200 ft.		
Annual Local Improvement Levy	$\frac{4,261.00}{9,200}$ =	46¢/ft.

Service Charge

Annual Debenture and Operating Cost	$ 11,394.32		
Annual Local Improvement Levy	4,261.00		
		$	7,133.32
Amount raised by service charges to hotels, school, restaurant, etc.			1,800.00
		$	5,333.32

Number of residences - 65

Suggested Monthly charge $\frac{5333.32}{65 \times 12}$ = $6.83/mo

Water Supply and Distribution

Annual Cost

(a) AMFC Loan $85,003 @ 7-1/2% for 35 yrs.	$	6,920.09	
(b) Operating Costs yearly		2,000.00	
Total Annual Debenture and Operating Cost			$ 8,920.09

Revenue

Local Improvement	$ 47,098.00		
Annual cost 35 yrs. @ 7-1/2%	3,834.25		

Assessable frontage - 9,200 ft.

Local Improvement Levy $\frac{3,834.25}{9,200}$ = 42¢/ft

(b) Service Charge

Total Annual Cost	$	8,920.09	
Local Improvement Levy		3,834.25	
Service Charge			$ 5,085.84
Amount raised by service charge to hotel, school, commercial (yearly)			1,700.00
			$ 3,385.84

Suggested Monthly Charge $\frac{3,385.84}{65 \times 12}$ = $4.34/mo

x

Annual Cost Per House

Local Improvement

Sewer	46¢/ft.	
Water	42¢/ft.	
		88¢/ft.

Service Charge

Sewer	$6.83/mo.	
Water	$4.34/mo.	
		$11.17/mo.

Total Annual Cost for 50' lots hooking up to the system	88¢ x 50	=	$ 44.00
	$11.17 x 12	=	134.04
			$ 178.04
Total Annual Cost for 50' lots not on system	88¢ x 50	=	$ 44.00

Amortizing Debt for 25 years

Debentures and Operating Cost

$	12,336.00	sewer
	9,624.77	water
$	21,960.77	

21,960.77	
25	
109 803 85	
439 215 4	
$549,019.25	

Amortizing Debt for 35 years

$	11,394.32	sewer
	8,920.09	water
$	20,314.41	yearly payments

20,314.41	
35	
101 572 05	
609 432 3	
$711,004.35	Total Cost over 35 years

The additional expense incurred by the Hamlet by deferring the amortization period from 25 years to 35 years is:

$711,004.35
549,019.25
$161,985.10

The annual saving to homeowners by deferring debt from 25 years to 35 years is:

25 year amortization	$ 195.21	per 50' lot
35 year amortization	178.04	per 50' lot
	$ 17.17	

COST ESTIMATES FOR PROVIDING WATER AND SEWER FACILITIES IN SMITH

Existing Lower Area and New Upper Area

Sewerage System

	Lower Area		Upper Area		
Sewer Mains and Manholes	$ 48,625.00	+	$ 21,295.00	=	$ 69,920.00
Sewer Connections	5,990.00	+	4,322.00	=	10,312.00
Contingencies	3,510.00				
Engineering	5,800.00	+	2,600.00	=	8,400.00
					$ 88,632.00

Sewage Disposal Costs

Outfall Sewer and Manholes	$ 8,900.00	
Lagoons	40,200.00	
Land	1,000.00	
Contingencies	2,700.00	
Engineering	5,300.00	
		$ 58,100.00
Total Estimated Sewerage and Sewage Disposal Costs		$ 146,732.00

GENERAL BENEFIT AND LOCAL IMPROVEMENT PORTIONS

	Item	Total Cost	20% General Benefit	80% Local Improvement
1.	Sewage Disposal	$ 58,100.00	$ 58,100.00	
2.	Sewage Collection			
	Mains and Manholes	$ 69,920.00	$ 13,984.00	$ 55,936.00
	Services	10,312.00	10,312.00	
	Contingencies	3,510.00	702.00	2,808.00
	Engineering	8,400.00	1,680.00	6,720.00
Totals		$ 150,242.00	$ 84,778.00	$ 65,464.00

ANNUAL COST III

Assuming the debenture period is for 25 years.

(a)	Total Cost of Sewer System		$ 150,242.00
	CMHC Loan 2/3 of $58,100	$ 38,700.00	
	Assume 25% forgiveness	9,675.00	
			9,675.00
	Net loan to be financed through CMHC for 25 years @ 6-7/8%	$ 29,025.00	
	Net Cost of Project to Hamlet of Smith		$ 140,567.00
	Loan to be financed through AMFC @ 7-1/2% for 25 years ($140,567 - $29,025)	$ 111,542.00	
(b)	Debentures and Operating Costs		
	(i) Debentures		
	$29,025 @ 6-7/8% for 25 years Annual Cost	$ 2,461.32	
	$111,542.00 @ 7-1/2% for 25 years	10,006.43	
	Total Annual Debenture Payment		$ 12,467.75
	(ii) Operating Costs		$ 2,400.00
	Total Debenture Payment and Operating Costs		$ 14,867.75

Sewage Revenue

(a)	Local Improvement		
	Total Local Improvement Cost	$ 65,464.00	
	Annual Cost (25 yr. @ 7-1/2%)	5,872.78	
	Total Frontage 9,200' lower area		
	3,600' upper area		
	Total 12,800'		
Annaul Local Improvement Levy		$\frac{5,872.78}{12,800}$ =	46¢/ft.

(b) Service Charge

Annual Debenture and Operating Cost	$ 14,867.75
Annual Local Improvement Levy	5,872.78
	$ 8,994.97
Amount Raised by Service Charges to hotels, school, restaurant, etc.	$ 1,800.00
	$ 7,194.97

Number of Residences - 82

Suggested Monthly Charge $\frac{\$7194.97}{82 \times 12}$ = $7.31/mo

WATER DISTRIBUTION

	Lower Area	Upper Area	Total
Water Mains and Valves etc.	$ 42,675.00 +	$ 16,626.00 =	$ 59,301.00
Services	6,278.00 +	6,931.00 =	13,209.00
Contingencies	3,150.00		3,150.00
Engineering	5,200.00 +	2,400.00 =	7,600.00
	$ 57,303.00 +	$ 25,957.00 =	$ 83,260.00

WATER SUPPLY

Wells and Treatment	$ 20,000.00	
Contingencies	5,000.00	
Engineering	2,700.00	
		$ 27,700.00

GENERAL BENEFIT AND LOCAL IMPROVEMENT PORTIONS

	Item	Total Cost	20% General Benefit	80% Local Improvement
1.	Water Supply	$ 27,700.00	$ 27,700.00	
2.	Water Distribution			
	Mains and Valves	$ 59,301.00	$ 11,860.20	$ 57,440.80
	Services	13,209.00		13,209.00
	Contingencies	3,150.00	630.00	2,520.00
	Engineering	7,600.00	1,520.00	6,080.00
Totals		$ 110,960.00	$ 41,710.20	$ 69,249.80

Annual Cost

(a) AMFC Loan $110,960.00 @ 7-1/2% for 25 yrs.)

(i)	Annual Debenture Cost	$ 9,954.22
(ii)	Operating Costs (yearly)	2,000.00
	Total Annual Cost	$ 11,954.22

Water Supply and Distribution Revenue

(a) Local Improvement $ 69,249.80
Annual Cost 25 yrs.@ 7-1/2% 6,212.40

Assessable Frontage - 12,800 ft.

Local Improvement Levy $\frac{6212.40}{12,800}$ = 48¢/ft.

(b) Service Charge

Annual Debenture and Operating Costs	$ 11,954.22	
Local Improvement Levy	6,212.40	
Service Charge	$ 5,741.82	
Amount raised by service charges to hotel, school, commercial (yearly)	$ 1,700.00	
		$ 4,041.82

Number of residences - 82

Suggested monthly charge $\frac{4,041.82}{82 \times 12}$ = $4.11/mo.

ROAD CONSTRUCTION (In Upper Area Only)

Total roadway to be built - 4850 feet
Cost of clearing, grading, gravelling - $12.00/ft.

	Total Cost	General Benefit	Local Improvement
Clearing) Grading) 4,850 x 12 Gravelling)	$ 58,200.00	$ 15,000.00	$ 43,200.00
Engineering	5,800.00	1,164.00	4,636.00
Total	$ 64,000.00	$ 16,164.00	$ 47,836.00

Amount to be amortized through AMFC for 25 yrs. @ 7-1/2% $ 64,000.00

Total Annual Debenture cost 5,741.44
Maintenance (yearly) 1,200.00

Annual debenture and maintenance cost $ 6,941.44

Local Improvement (N.B. This to be assessed to Upper Area Only)

Local Improvement Cost $ 47,836.00
Annual Cost @ 7-1/2% for 25 yrs. 4,291.37

Assessable Frontage - 3,600 ft.

Local Improvement Levy $\frac{4,291.37}{3,600}$ = $1.19/ft.

General Benefit

Annual debenture and maintenance $ 6,941.44
Local Improvement Levy 4,291.37
Annual general benefit portion $ 2,650.07

Assessable Frontage - 12,800 ft.

General Benefit Levy $\frac{2,650.07}{12,800}$ = 21¢/ft.

Annual Cost Per House

LOWER AREA

Local Improvement

Sewer	46¢/ft.	
Water	48¢/ft.	
		94¢/ft.

Service Charge and General Benefit

Sewer	$7.31/mo.	
Water	4.11/mo	
		$11.42/mo.
Roads	21¢/ft	21¢/ft./yr.

Total Annual Cost for 50' lots	94¢ x 50	=	$ 47.00	
	$11.42 x 12	=	137.04	
	21¢ x 50	=	$ 10.50	
TOTAL				$ 194.54

UPPER AREA

Local Improvements

Sewer	46¢/ft.	
Water	48¢/ft.	
Roads	$1.19/ft.	
		$2.13/ft.

Service Charge and General Benefit

Sewer	$7.31/mo.	
Water	4.11/mo.	
		$11.42/mo.
Roads	21¢/ft./yr.	21¢/ft./yr.

Total Annual Cost for 50' lots	$2.13 x 50	=	$ 106.50	
	11.42 x 12	=	137.04	
	21¢ x 50		10.50	
				$ 254.04

ANNUAL COST IV

Assuming the debenture period is for 35 years.

(a)	Total Cost of Sewer System		$ 150,242.00
	CMHC Loan 2/3 of $58,100	$ 38,700.00	
	Assume 25% forgiveness	9,675.00	
			$ 9,675.00
	Net Loan to be financed through CMHC for 35 yrs. @ 6-7/8%	$ 29,025.00	
	Net Cost of Project to Hamlet of Smith		$ 140,567.00
	Loan to be financed through AMFC @ 7-1/2% for 35 yrs. ($140,567 - $29,025)		$ 111,542.00
(b)	Debentures and Operating Costs		
	(i) Debentures		
	$29,025 @ 6-7/8% for 35 years Annual Cost	$ 2,210.83	
	$111,542 @ 7-1/2% for 35 years	9,080.63	
	Total Annual Debenture Payment		$ 11,291.46
	Operating Costs		2,400.00
	Total Annual Debenture and Operating Costs		$ 13,691.46

SEWAGE REVENUE

(a) Local Improvement

Total Land Improvement Cost	$ 65,464.00		
Annual Cost (35 Yrs. @ 7-1/2%)	5,329.42		
Total Frontage - 12,800 ft.			
Annual Local Improvement Levy	$\frac{5,329.42}{12,800}$	=	42¢/ft.

(b) Service Charge

Annual Debenture and Operating Cost	$ 13,691.46	
Annual Local Improvement Levy	5,329.42	
		$ 8,362.04
Amount raised by service charges to hotels, school, commercial, etc.		1,800.00
		$ 6,562.04
Number of residences - 82		
Suggested Monthly Charge	$\frac{6,562.00}{82 \times 12}$ =	$6.66/mo.

WATER SUPPLY AND DISTRIBUTION

(a) AMFC Loan $110,960.00 @ 7-1/2% (for 35 years)

(i) Annual Debenture Cost	$ 9,033.25	
(ii) Operating Cost (yearly)	2,000.00	
Total Annual Cost		$ 11,033.25

Water Supply and Distribution Revenue

(a) Local Improvement

Local Improvement	$ 69,249.80		
Annual Cost 35 yrs. @ 7-1/2%	5,637.63		
Assessable frontage - 12,800 ft.			
Local Improvement Levy	$\frac{5,637.63}{12,800}$	=	44¢/ft.

(b) Service Charge

Annual Debenture and Operating Costs	$ 11,033.25	
Local Improvement Levy	5,637.63	
Service Charge		$ 5,395.62
Amount raised by service charge to hotel, school, commercial, etc. (yearly)		1,700.00
		$ 3,695.62

Number of residences - 82

Suggested Monthly Charge $\frac{3,695.62}{82 \times 12}$ = $ 3.76/mo.

ROAD CONSTRUCTION IN UPPER AREA ONLY

Amount to be amortized through AMFC for 35 yrs. @ 7-1/2%	$ 64,000.00	
Total Annual Debenture Cost	$ 5,210.24	
Maintenance (yearly)	1,200.00	
Annual Debenture and Maintenance Cost		$ 6,410.24

Local Improvement

Local Improvement Cost	$ 47,836.00	
Annual cost 7-1/2% for 35 yrs.	3,894.00	

Assessable frontage - 3,600'

Local Improvement Levy $\frac{3,894.00}{3,600}$ = $1.08/ft.

General Benefit

Annual Debenture and Maintenance Cost	$ 6,410.24	
Local Improvement Levy	3,894.00	
		$ 2,516.24

Assessable frontage - 12,800'

General benefit levy $\frac{2,517.24}{12,800}$ = 19¢/ft.

Annual Cost Per House

LOWER AREA

Local Improvement

Sewer	42¢/ft.	
Water	44¢/ft.	
		86¢/ft.

Service Charge and General Benefit

Sewer	$6.66/mo.	
Water	3.76/mo.	
		$10.42/mo.
Roads	19¢/ft.	19¢/ft.

Total Annual Cost for 50' lots	86¢ x 50	=	$ 43.00
	$10.42 x 12	=	125.04
	19¢ x 50	=	9.50
TOTAL			$177.54

UPPER AREA

Local Improvement

Sewer	42¢/ft.	
Water	44¢/ft.	
Roads	$1.08/ft.	
		$ 1.94/ft.

Service Charge and General Benefit

Sewer	$6.66/mo.	
Water	3.76/mo.	
		$10.42/mo.
Roads	19¢/ft.	19¢/ft./yr.

Total Annual Cost for 50' lots	$ 1.94 x 50	=	$ 97.00
	$10.42 x 12	=	125.04
	19¢ x 50	=	9.50
TOTAL			$231.54

APPENDIX II - COST ANALYSIS TESTING FEASIBILITY OF VILLAGE STATUS

(i) General

Failure to achieve New Town Status does not preclude the Hamlet of Smith from achieving the status of an incorporated village. Under The Municipal Act the minimum requirement for incorporation is fifty occupied dwellings and the petition by the Hamlet requesting incorporation will have to be signed by at least twenty persons. The approval to such a petition will enable Smith to borrow money needed for the provision of services. The Local Authorities Board controls the borrowing limits and at its discretion can stipulate the maximum permissible loan which can be borrowed by a municipality. Normally a sum of $500.00 per capita is the maximum loan permitted by the Board with respect to utilities.

On this basis the newly formed village with its present population can borrow a maximum amount of $201,000 for the purposes of public utilities and general debt. The capital cost for services for the lower area only will amount to $207,028 (Appendix I). In addition, the settlement will require certain capital works when it is established as a village. The amount of general debt required for this purpose will be $95,000 (see Capital Programme Sheet). This does not seem feasible and the only way of overcoming this is for the Government to permit the newly formed village to incur debt of a size and rate exceeding the formal limits.

The alternative is for the village to develop in stages, possibly completing the water supply and part of the sewage system first and then completing the system as and when finances are made available.

The annual revenue and expenditure balance sheet shows a deficit budget. Under the heading of revenue the real property tax has been calculated on the present assessment and mill rate of the settlement. The expenditure sheet contains a greater number of items than would normally be provided during the formative years and a newly formed municipality will be able to work their budget fairly effectively if required either by raising the mill rate or by cutting down on expenditure.

(ii) Capital Programme 1968 - 69

(a)	General Government			
	Town Office	$ 35,000		
			$ 35,000	
(b)	Protection to persons and property			
	Fire Hall (and garage)	$ 20,000		
	Fire Equipment	$ 15,000	$ 35,000	
(c)	Public Works			
	Motor Grader	$ 25,000	$ 25,000	
	Sub Total			$ 95,000
(d)	From Engineer's Report			
1.	Water supply and distribution	$ 85,003	$ 85,003	
2.	Sewage collection and disposal	$ 122,025	$ 122,025	
	Sub Total			$ 207,028
	Grand Total			$ 302,028
	Less: Water and Sewer			$ 207,028
	Net General Debt Payable from Revenue			$ 95,000
	Cost per year over 25 years at 6-1/2%			$ 7,790

(iii) Forecast for 1968 - 69 - Revenue and Expenditure

A. Expenditure

1. General Government

Secretary-Treasurer (part time?)	$ 5,000	
Auditor	$ 500	
Assessor	$ 300	
Stationery, etc.	$ 400	
Postage, Telephone, etc.	$ 500	
Travel	$ 300	
Pensions, etc.	$ 250	
Heat, light, etc.	$ 1,000	
		$ 8,250

2. Protection to persons and property

Fire protection	$ 1,000	
Street lighting	$ 2,000	
		$ 3,000

3. Public Works

Streets and drainage	$ 1,200	
Wages	$ 5,000	
W.C.B. and U.I.C., etc.	$ 1,000	
Sundry Expenses	$ 2,000	
		$ 9,200

4. Sanitation and Waste Removal

Garbage, etc.	$ 3,000	
		$ 3,000

5.	Health		
	M.H.O., clinics	$ 200	
			$ 200
6.	Education		
	School Foundation Programme	$ 10,000	
	Supplementary School Requisition	$ 5,000	
			$ 15,000
7.	Recreation and Communal Services		
	Rinks, etc.	$ 1,000	
			$ 1,000
8.	Debt Charges		
	Interest & Capital repayment on general debt	$ 7,790	
	Interest & Capital repayment on sewers	$ 12,336	
	Interest & Capital repayment on water	$ 9,625	
	Bank Interest and Exchange	$ 500	
			$ 30,251
9.	Utilities (deficits)	$ 2,000	
			$ 2,000
10.	Contributions to Capital		
	Sewer Equipment	$ 1,000	
	Pick-up Truck	$ 3,000	
	Office Equipment	$ 1,500	
	Sundry Tools, etc.	$ 500	
			$ 6,000

11. Joint or Specific Expenditure		
Hospital Plan	$ 1,200	
		$ 1,200
Total Expenditure		$ 79,101

B. Revenue

Real Property Tax	$ 16,780
Licenses and Permits	$ 1,000
Rents, etc.	$ 500
Fines	$ 500
Grants	$ 5,250
Homeowner's Grants	$ 500
Sub Total	$ 24,530
Sewage Revenue	
Local Improvements	$ 4,695
Service Charge	$ 7,641
Water Supply Revenue	
Local Improvements	$ 4,225
Service Charge	$ 5,400
Grand Total	$ 46,491
Deficit	$ 32,610

APPENDIX III - ANNUAL REVENUE FROM FEDERATED LUMBER MILL ACCRUING TO GOVERNMENT

1.	Taxes		
	Assessed value	$ 27,600.00	
	Annual Taxes Payable		$ 1,997.00
2.	License Fees		
	@ $1.00 per thousand f.b.m. per annum		$ 21,723.00
	Equipment used by the saw mills is exempt from license fee.		
3.	Lease Rentals		
	Timber quota (Holding and Protection Charge)		
	Rent @ $0.35 per thousand f.b.m. per annum		$ 9,170.00
TOTAL			$ 32,890.00

TABLE 1

WORKING POPULATION IN 1968

Employer	Hamlet of Smith	P.C.	Trading Area	P.C.	Total	P.C.
Federated Co-operative Lumber Mill	39	39.0%	61	61.0%	100	100%
Department of Highways	3	50.0%	3	50.0%	6	100%
School	8	57.1%	6	32.9%	14	100%
Hays Transport	5	62.5%	3	37.5%	8	100%
Northern Alberta Railway	8	100%	0	0.0%	8	100%
La France General Store	3	100%	0	0.0%	3	100%
Alberta Forestry	3	75.0%	1	25.0%	4	100%
	69	48.3%	74	51.7%	143	100%

Over and above these figures there were 9 people who were self-employed and 10 were in receipt of welfare.

TABLE 2

EXISTING FACILITIES AVAILABLE IN SETTLEMENTS AT

SMITH AND VICINITY SETTLEMENTS

Settlements		Population 1961	School 1968	Hospital 1968	Grain Elevators 1968	Major Economic Base
Chisholm Mills		197	-	-	-	1
Decrene	below	50	-	-	-	-
Hondo		102	-	-	-	-
Mitsue	below	50	-	-	-	-
OverPea	below	50	-	-	-	-
Spurfield		103	-	-	-	-
Smith		387	Gr. 1-10	-	-	1

TABLE 3 (See Map 1)

POPULATION

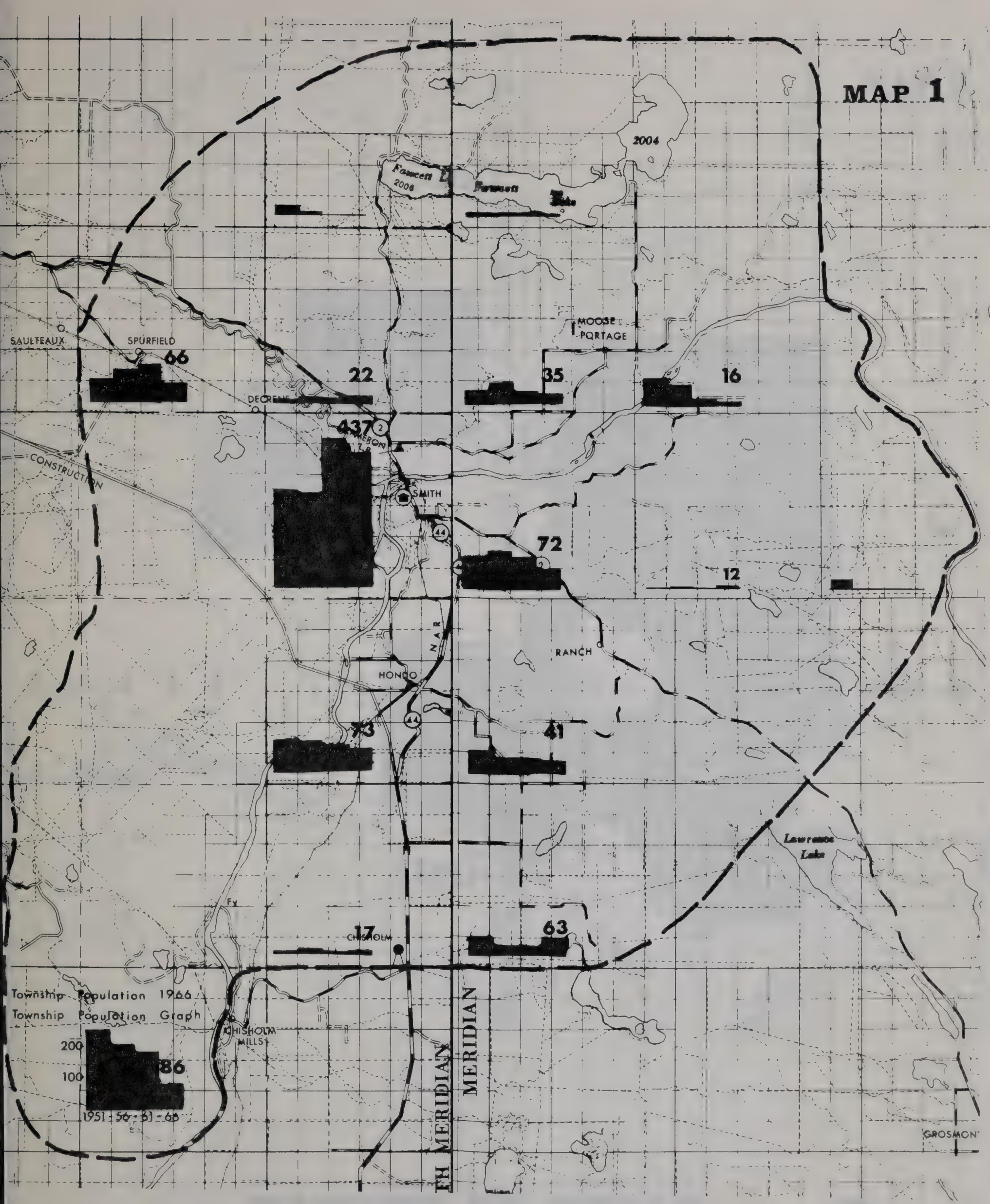
	1951	1956	1961	1966
Hamlet of Smith	192	271	387	402
Trading Area	1,071	908	817	947

Source: Hamlet survey carried out by Department of Municipal Affairs and Dominion Bureau of Statistics.

MAP 1

HAMLET OF SMITH

TOWNSHIP POPULATION



MAP 2

HAMLET OF SMITH

FOREST MANAGEMENT

Scale 1" = 16 M

▒ – Quota Areas from within which Federated Co-operatives Ltd. Obtains Timber Supplies

MAP 3

HAMLET OF SMITH

TRADING AREA

Scale 1" : 8M

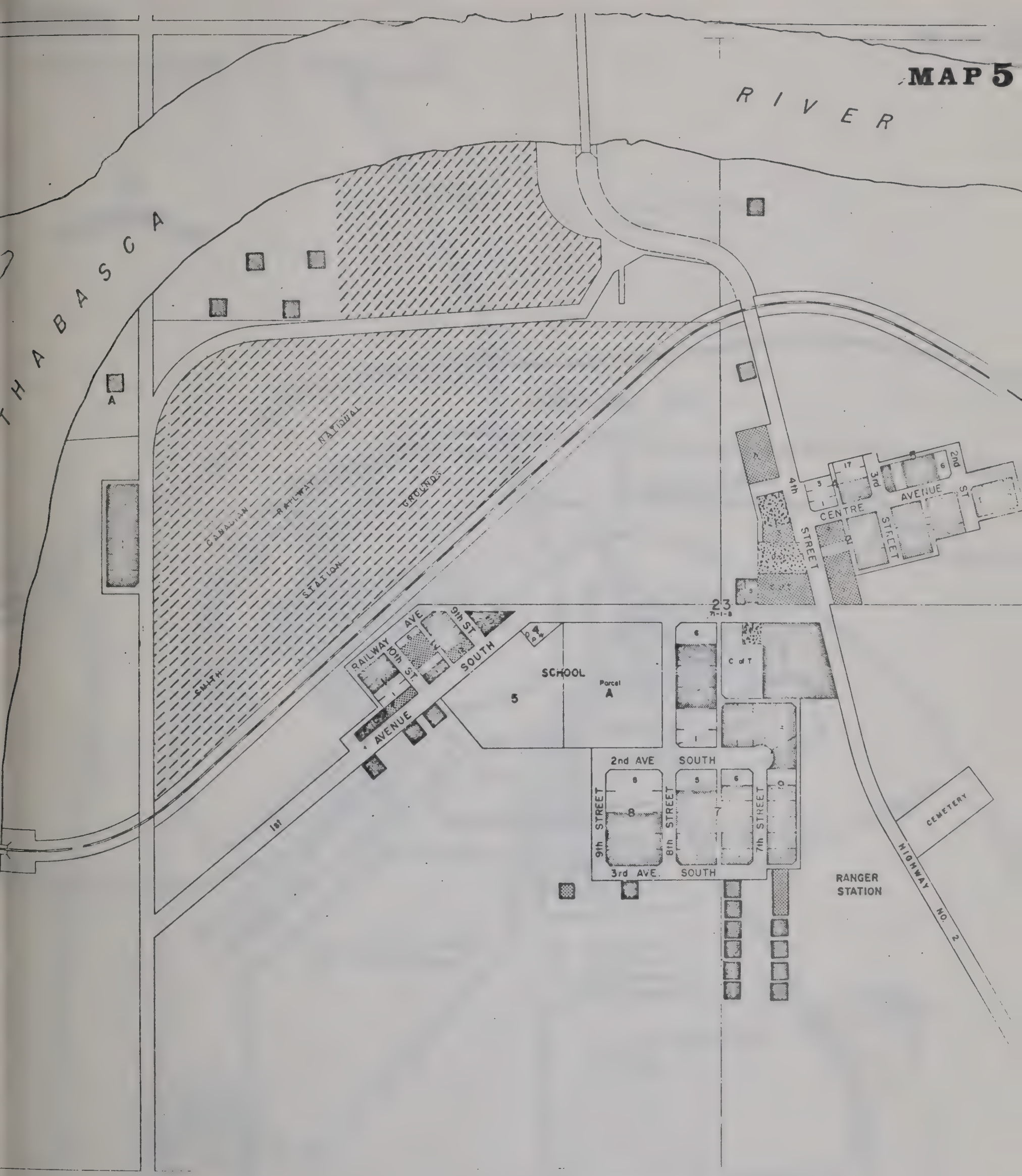
MAP 4

HAMLET OF SMITH

RESIDENTIAL BUILDING CONDITIONS

Good.....G Fair.....F Poor.....P

MAP 5



HAMLET OF SMITH

LAND USE

Residential . . Commercial . . Industrial . . Public Use . .

SMITH.

MAP 6

A general concept for development.

N

Existing camping ground.

Athabasca River

possible future industry expansion.

proposed sewage lagoon.

we River

Existing Industry.

commercial present & future

Existing Res.

proposed Res. 1st stage.

School

proposed civic.

Existing residential to be removed and relocated.

Existing Residential.

steep slope unsuitable for development.

.A.R.

Area not suitable for development.

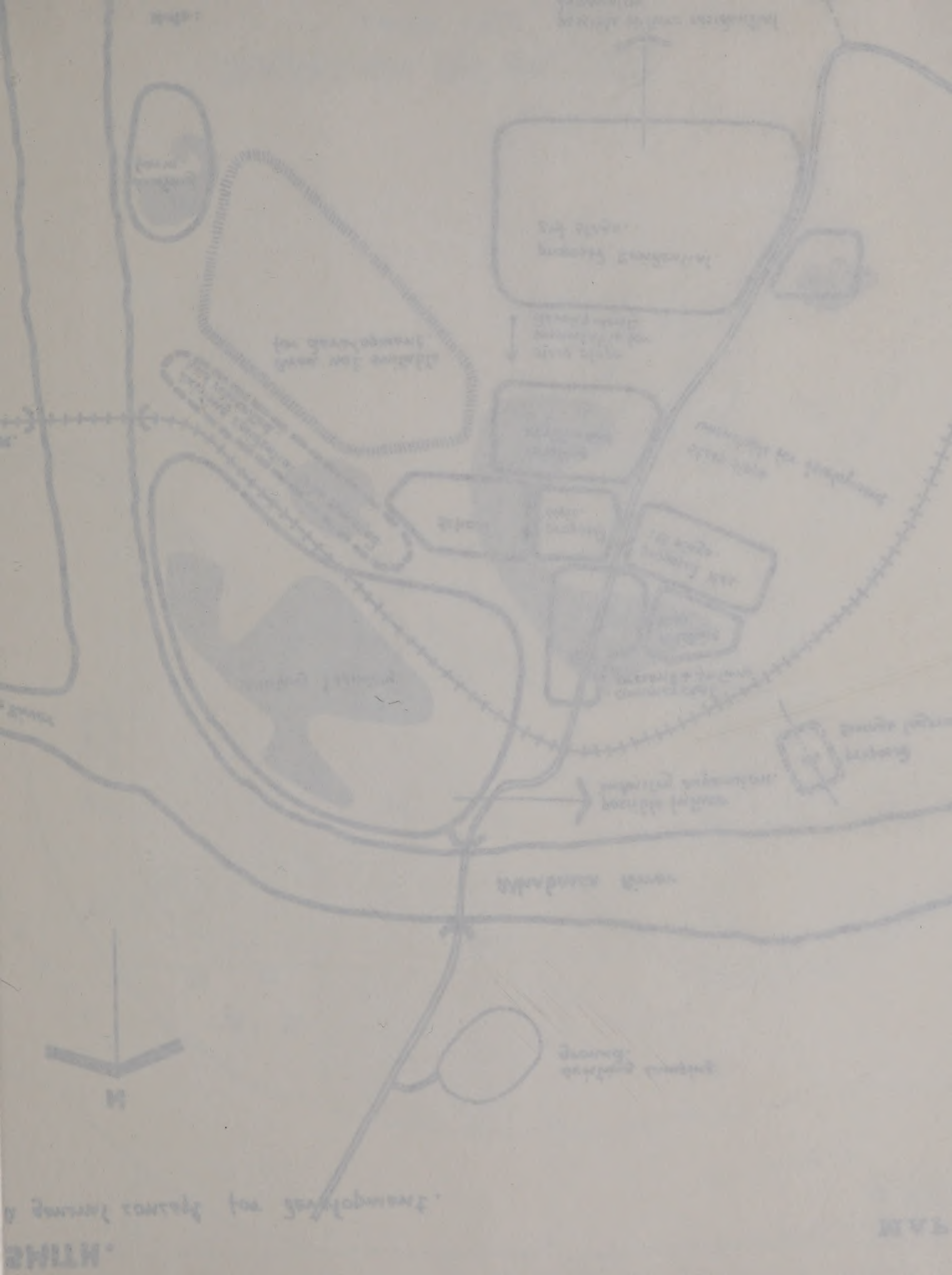
steep slope unsuitable for development.

proposed Residential. 2nd stage.

Existing farm.

possible future residential expansion.

new position of nuisance grou

Note:

Present extent of development is shown diagrammatically by the shaded areas.